

# Pathfinder

State Highway District #5 Credit Union Quarterly Newsletter Summer 2008

"your road map to financial services"

Our 70th Year Celebration continues with Additional Loan Rate Savings  
June 1, 2008 through August 29, 2008

## Vehicle Loans

## Street Motorcycle Loans

36 Month Term as low as 4.80% (*Reduced .70%*)  
48 Month Term as low as 5.00% (*Reduced .50%*)  
60 Month Term as low as 5.25% (*Reduced .25%*)

36 Month Term as low as 5.80% (*Reduced .70%*)  
48 Month Term as low as 6.00% (*Reduced .50%*)  
60 Month Term as low as 6.25% (*Reduced .25%*)

4395

If you are not in the market for a vehicle loan check out the 2 offers below

### Swimming in High Interest Debt? Let us Help.

Transfer the balance of your high interest rate credit card from another financial institution to the State Highway District #5 Credit Union VISA Credit Card.



There are still 6 months to take advantage of the **7.00% APR VISA Credit Card** promotion. If you are not currently a card holder, new cards also qualify for the **7.00% APR** until the end of the year.

### Get the Summer Started off with a Grand Slam!

Starting July 1, 2008 running through August 29, 2008



We are offering signature loans at **7.00% APR**. Use it for vacation, school, home improvement, or whatever you want. The possibilities are endless!

(all above offers for credit are OAC, some restrictions may apply)



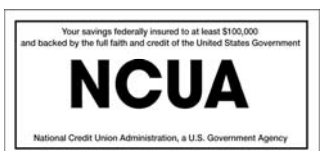
**Holiday Closures**  
**Independence Day, Friday July 4th.**  
**Labor Day, Monday September 1st**



Find **your** account number in this Pathfinder and call prior to September 30, 2008 and you will **win \$50.00**. Remember, it can be hidden anywhere, so look carefully!



**Monday – Friday : 9:00 a.m. – 5:30 p.m. (Transactions to 5:00 p.m.)**  
PO Box 10304, Yakima, WA 98909  
(509) 248-5522 \* (800) 831-1494 \* FAX (509) 452-1211  
**Automated Response System** (509) 469-3655 or (800) 336-3815  
**Visa Credit Card Lost/Stolen** (800) 991-4964  
**Debit Card Lost/Stolen** (800) 658-6644  
**Home Banking @ [www.sthwycu.com](http://www.sthwycu.com)**  
**Lost/stolen Checkbook 1-800-831-1494 \* 509-248-5522**



## 2008 Scholarship Recipients

The State Highway District #5 Credit Union would like to thank all who applied for the Carol Sines Memorial Scholarship. We received a record number of applications this year.

The winner of the \$1,500.00 scholarship is Alex Schilperoort. He will be a Junior at Whitworth University this fall. In addition to the Carol Sines Memorial Scholarship, State Highway District #5 Credit Union also awarded three \$1,000.00 scholarships to:

Erica Hoffman  
Ryan Young  
Shyla Smith



Thank you to all our applicants. We wish you the best in college and your future endeavors.



Are you traveling this summer for vacation and planning to use your VISA Debit or Visa Credit Card? If the answer is yes, please contact the Credit Union with places and dates to avoid having your cards blocked due to suspicious or unusual activity.

Save money on stamps. Use our **Free Online Billpay Service**. All you need to do is have a checking account, and be set up for online banking. Check out our website [www.sthwycu.com](http://www.sthwycu.com) for more information or to get set up.

**Surcharge-free ATM Usage.** The Credit Union is a member of the MoneyPass ATM network. This allows you to use your Debit Card at participating ATM machines for FREE! Log on [www.moneypass.com](http://www.moneypass.com) to find the locations nearest you.

You may be richer than you think!

The Department of Revenue might be holding money or property that belongs to you. Did you know in the fiscal year 2004 the Unclaimed Property Section received more than **\$55 million in property?**

Log on to [//ucp.dor.wa.gov/](http://ucp.dor.wa.gov/) to see if any of it is yours and start the claim process.

The Credit Union is in the process of notifying our members who's accounts have not had any activity for 3 years. If you receive a letter simply make a deposit or withdrawal to reactivate your account.

## Discounted Fair Tickets

We will be selling discounted tickets and ride wrist bands to the Central Washington State Fair. Pre-sale tickets will be available August 18th - September 25th. You do not need to be a member of the Credit Union to purchase tickets. Fair regulations require that we stop selling tickets before the Fair opens. So, please get your tickets by September 25th.



### SHARE RATES DECLARED

June 30, 2008

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	2.00%	2.02%
IRA Shares	3.25%	3.29%

Dividends on Shares and IRA Shares are calculated daily and paid quarterly.

### MONEY MARKET CERTIFICATES

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
6 month	\$500.00	3.30%	3.35%
12 month	\$1,000.00	3.25%	3.30%

### Jumbo Certificates

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
6 month	\$20,000.00	3.35%	3.40%
12 month	\$20,000.00	3.30%	3.35%

\*Certificate rates are subject to change monthly.

Interest compounds monthly. Call for current rates.

Certificates automatically rollover at whatever the current rate is at maturity. There will be a ten day grace period during which you may make changes or surrender the certificate without penalty. You will receive notice prior to maturity.



For a limited time we are offering 1/2 price membership to new members. The Credit Union will match your opening deposit of \$25.00. Refer your family members to join so they can take advantage of all our wonderful products and Services. To qualify must be 18 years or older.

### \*\*\*\*\***Loan Refinance Promotion**\*\*\*\*\*

Refinance your loan from another financial institution and we will give you **\$70.00 cash back**.

Combine this with the discounted loan rate offer mentioned on the front page.

There is potential for some real **savings!**

Contact a Loan Officer for more information.

(some restrictions may apply, OAC, rates subject to change)